

MP401114987

## Office Memorandum

Ken P.  
Pls review & commentMetropolitan  
Life Insurance Company

M. A. P. Pakiz

Section P.I. Contract BureauDivision Actuarial

(FI/Area)

Section

Division

Mr. T. Ryan, Manager

Section P.I. Consulting ServicesDivision P.I. Administration

(FI/Area)

Re 0146-A-46 B H.O. - Ins. Adv. III - Descriptive Insert  
for Accelerated Payment Plan

Attached for your review and approval is a revision  
of the above insert sheet. This insert sheet was  
previously reviewed by you as part of an illustration  
package, formerly entitled "Short Term Payment Plan".

May we please have your comments and/or approval  
of this revised insert by June 12, 1980.

Date 6/9/80

Ken P. Pakiz  
Signature

Actuarial - P.I. Contract Bureau  
Division-Section

(Continue on the Reverse Side if Necessary)

3255 (3-77) Printed in U.S.A.

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MP40-119688

Re: Trust for Accelerated Payment Plan

The attached sales material is being submitted for your review. Please complete this Section of the Project Review form below by filling in the name of reviewer(s) and the date that you return material to P.I.C.B. Reviewer should notify P.I.C.B. immediately if target date cannot be met. Please return completed material to me.



Mr. P.A. Rabenau

Departments to which sent:



Post-Action Review

Division: Actuarial-Personal

Date Sent:

Section: Personal Insurance Contract Bureau  
Area: 21V

Target Date for Return:

Actual Date Returned:

Reviewer(s):

*info only*

Mr. John Ryan



Post Action Review

Division: Personal Insurance Administration

Date Sent: 6/9/80

Section: P.I. Consulting and Claims Services  
Area: 13U

Target Date for Return: 6/12/80

Actual Date Returned:

Reviewer(s):



Mr.



Post-Action Review

Division:

Date sent:

Section:

Target Date for Return:

Area:

Actual Date Returned:

Reviewer(s):



Mr.



Post Action Review

Division:

Date Sent:

Section:

Target Date for Return:

Area:

Actual Date Returned:

Reviewer(s):

Mrs. Dorothy Goodwin

Extension 3883

Actuarial Personal

Personal Insurance Contract Bureau

Area 21V

Date 6/6/80

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ME401149589

*LVL Metropolitan Life Insurance Company*  
**ACCELERATED PAYMENT PLAN** *I believe this title is now up in the air*

For Payment of Future Premiums from the Cash Value of Paid-up Additional Insurance or Accumulated Dividends with Interest

IMPORTANT NOTICE - PLEASE KEEP WITH YOUR POLICY

Name of Insured \_\_\_\_\_ Name of Owner \_\_\_\_\_  
 Policy Number \_\_\_\_\_ Issue Date \_\_\_\_\_  
 Plan of Insurance \_\_\_\_\_ Amount of Insurance \_\_\_\_\_  
 Classification \_\_\_\_\_ Sex \_\_\_\_\_ Age at Issue \_\_\_\_\_  
 Additional Benefits Included \_\_\_\_\_

*This leaves the amount of premiums considering the dividends placed on the way to start this*  
 After premiums for your policy have been paid for *new name is being proposed* *Cash* *year*  
 the Accelerated Payment Plan allows you to *Choose Years* *not an election*  
 that provides for the automatic payment of future premiums *this is*  
 they fall due through the use of dividends, by withdrawing from  
 the cash value of additional insurance or accumulated dividends  
 with interest *each year* an amount which, together with the current  
 dividend, will pay the current premium. When you wish to start  
 this procedure ask your Metropolitan Sales Representative to confirm  
 that the dividends credited to your policy together with dividends  
 based on the scale currently in effect are sufficient to accomplish  
 this objective. If dividends are sufficient, the procedure requires  
 that future premium payments be paid annually (no outlay by you).  
 Your Sales Representative will assist you in making this change,  
 if necessary, and in putting this procedure in effect.

The number of years that premium payments in cash are required  
 under the Accelerated Payment Plan is based on the dividend scale  
 in effect at the time the policy is issued. Dividends, however, are  
 not guaranteed. Changes in dividend scales after issue may increase  
 or decrease the number of years shown. Also, if future dividend  
 scales decrease after the automatic payment procedure is started,  
 it is possible that dividends may not be sufficient in some future  
 years to pay the full current premium.

*new part*  
 The Accelerated Payment Plan increases your flexibility. When  
 dividends allow, you may stop paying premiums, or continue to pay  
 them to achieve higher policy values. Even after premium payments  
 are stopped, you may start them again at any time.

*See suggested text for this paragraph on back*

*No! you never stop paying premiums; how else you may stop your cash outlay.*

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The APP increases your flexibility. When dividends are sufficient, you may stop your cash outlay, or continue to pay your premiums as you normally do which will allow you to purchase additional insurances if you so wish. Even if you have chosen to pay premiums by the APP, you may return to paying your premium as you previously did at any time.

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MP4011149691

## Office Memorandum

Metropolitan  
Life Insurance Company

M. A. P. Johnson

Section P.I. Contact Bureau

Division Actuarial 21-6

(F/U Area)

M

Section

Division

(F/U Area)

Mr. J. Ryan, Manager

Section P.I. Consulting Services

Division P.I. Administration 123

(F/U Area)

Re 0146-A-46B H.O. - Ins. Adv. Ill. - Descriptive Insert  
for Accelerated Payment Plan

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Date 6/9/80

*Nancy Johnson*  
Signature

Actuarial - P.I. Contact Bureau  
Division-Section

(Continue on the Reverse Side if Necessary)

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*Do this  
Some suggestions  
for your consideration  
Phil*

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MP401149692

Re:

Target for Accelerated Payment Plan

The attached sales material is being submitted for your review. Please complete this Section of the Project Review form below by filling in the name of reviewer(s) and the date that you return material to P.I.C.B. Reviewer should notify P.I.C.B. immediately if target date cannot be met. Please return completed material to me.



Mr. P.A. Rabenau

Departments to which sent:



Post-Action Review

Division: Actuarial-Personal

Section: Personal Insurance Contract Bureau

Area: 21V

Date Sent:

Target Date for Return:

Actual Date Returned:

Reviewer(s):

*info only*

Mr. John Ryan

Division: Personal Insurance Administration

Section: P.I. Consulting and Claims Services

Area: 13U



Post Action Review

Date Sent: 6/7/80

Target Date for Return: 6/12/80

Actual Date Returned:

Reviewer(s):



Mr.

Division:

Section:

Area:



Post-Action Review

Date sent:

Target Date for Return:

Actual Date Returned:

Reviewer(s):



Mr.

Division:

Section:

Area:



Post Action Review

Date Sent:

Target Date for Return:

Actual Date Returned:

Reviewer(s):

Mrs. Dorothy Goodwin

Extension 3883

Actuarial Personal

Personal Insurance Contract Bureau

Area 21V

Date 6/6/80

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